

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Graves, Byron R		Name of Joint Debtor (Spouse) (Last, First, Middle): Graves, Nicole
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5001		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3334
Street Address of Debtor (No. and Street, City, and State): 1104 W. 187th Homewood, IL <div style="text-align: right; font-size: small;">ZIP Code 60430</div>		Street Address of Joint Debtor (No. and Street, City, and State): 1104 W. 187th Homewood, IL <div style="text-align: right; font-size: small;">ZIP Code 60430</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 </div>		
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>		
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion </div>		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Graves, Byron R
Graves, Nicole

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Robert C. Morton **July 29, 2008**
Signature of Attorney for Debtor(s) (Date)
Robert C. Morton

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Graves, Byron R
Graves, Nicole

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Byron R Graves

Signature of Debtor **Byron R Graves**

X /s/ Nicole Graves

Signature of Joint Debtor **Nicole Graves**

Telephone Number (If not represented by attorney)

July 29, 2008

Date

Signature of Attorney*

X /s/ Robert C. Morton

Signature of Attorney for Debtor(s)

Robert C. Morton 12345678

Printed Name of Attorney for Debtor(s)

Law Office of Robert C. Morton

Firm Name

**105 W. Madison
Suite 810
Chicago, IL 60602**

Address

Email: **rcmrbm@sbcglobal.net**

312 726-9789 Fax: 312 726-9772

Telephone Number

July 29, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Byron R Graves
Nicole Graves

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Byron R Graves
Byron R Graves

Date: July 29, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Byron R Graves
Nicole Graves

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

B6D (Official Form 6D) (12/07)

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxx3651			Opened 7/01/07 Last Active 6/11/08					
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	J		ConventionalRealEstateMortgage					
			Value \$ Unknown				218,632.00	218,632.00
Account No. xxxxx1055			Opened 4/01/05 Last Active 5/02/08					
Gmac Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	J		RealEstateMortgageWithoutOtherCollateral					
			Value \$ Unknown				39,607.00	39,607.00
Account No. xx9838			Opened 4/01/05 Last Active 6/01/08					
Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207	J		ConventionalRealEstateMortgage					
			Value \$ Unknown				163,198.00	163,198.00
Account No.								
			Value \$					
Subtotal (Total of this page)							421,437.00	421,437.00
Total (Report on Summary of Schedules)							421,437.00	421,437.00

0 continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx2214 Allied Int Gemb Po Box 103104 Roswell, GA 90076		H	11 Nextel			567.00
Account No. xxxxxxxxxx0639 Amc Mortgage Services Po Box 11000 Santa Ana, CA 92711		J	Opened 4/01/05 Last Active 7/12/05 ConventionalRealEstateMortgage			Unknown
Account No. xxxxxxxxxxxx8612 American General Finan Attn: Legal Dept 20 N Clark St Chicago, IL 60602		H	Opened 10/01/01 Last Active 7/01/03 HouseholdGoodsSecured			0.00
Account No. xxxxx0036 Americredit Po Box 183853 Arlington, TX 76096		J	Opened 1/01/07 Last Active 5/20/08 Automobile			9,351.00
Subtotal (Total of this page)						9,918.00

9 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx1004 Ballys 8700 West Bryn Mawr Chicago, IL 60631	J	Opened 4/01/98 Last Active 5/01/01 InstallmentSalesContract				0.00
Account No. 2259 Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420	J	Opened 1/01/05 Last Active 4/30/08 CreditCard				6,090.00
Account No. 4676 Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420	H	Opened 11/16/04 Last Active 3/01/05 CreditCard				0.00
Account No. xxxxxx8895 Barclays Bank Delaware Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899	J	Opened 5/01/05 Last Active 4/11/08 CreditCard				488.00
Account No. 71 Bk Of Amer Pob 17054 Wilmington, DE 19884	J	Opened 1/01/99 Last Active 2/01/00 CheckCreditOrLineOfCredit				0.00
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,578.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxx1531						
Cach Llc Attention: Bankruptcy Department 4340 South Monaco St. 2nd Floor Denver, CO 80237		H				4,785.00
Account No. xxx5112						
Caf Attn: Bankruptcy Po Box 15678 Wilmington, DE 19850		J				0.00
Account No. xxxx2013						
Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532		H				1,003.00
Account No. xxxxxxxx1815						
Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		H				1,793.00
Account No. x0656						
Cbna Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J				0.00
Sheet no. <u>2</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						7,581.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxx6091	J	Opened 11/01/99 Last Active 2/29/08 CreditCard				1,212.00
Chase 800 Brooksedge Blv Westerville, OH 43081						
Account No. xxxxxxxx4645	J	Opened 6/01/05 Last Active 10/01/05 CreditCard				0.00
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156						
Account No. xxxxxxxx5011	H	Opened 10/01/04 Last Active 2/25/05 CreditCard				Unknown
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156						
Account No. xxxxxx0817	J	Opened 12/01/03 Last Active 5/04/05 FHARealEstateMortgage				0.00
Chase Manhattan Mtg Attention: Bankruptcy 8333 Ridgepoint Dr Irving, TX 75063						
Account No. xxxxxxxx6153	J	Opened 6/25/01 Last Active 7/08/03 ChargeAccount				0.00
GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076						
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,212.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx0216		H	Opened 11/26/04 Last Active 5/01/05 ChargeAccount				0.00
GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076							
Account No. xxxxxxxxxxxx6135		J	Opened 6/23/01 Last Active 7/10/03 ChargeAccount				0.00
Gtwy/cbusa Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195							
Account No. xxxxxxxxxxxxx4152		J	Opened 3/01/04 Last Active 6/01/06 Automobile				12,260.00
Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563							
Account No. xxxxxxxxxxxxx4147		J	Opened 7/01/97 Last Active 8/10/01 CreditCard				1,584.00
Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563							
Account No. xxxxxxxxxxxxx4153		J	Opened 7/01/05 Last Active 6/01/08 Unsecured				731.00
Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563							
Sheet no. <u>4</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							14,575.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxxxxxxxxxx4150	J	Opened 4/26/99 Last Active 8/01/03 Automobile				0.00	
Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563							
Account No. xxxxxxxxxxxxxx4143	J	Opened 7/01/01 Last Active 11/01/07 Unsecured				0.00	
Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563							
Account No. xxxxxxxxxxxxxx4151	J	Opened 10/01/03 Last Active 11/01/07 Automobile				0.00	
Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563							
Account No. xxxxxxxxx0002	J	Opened 7/01/97 Last Active 1/01/00				0.00	
Hlthcare Cu 1151 E Warrenville Rd Naperville, IL 60563							
Account No. xxxxxxxxx0134	J	Opened 11/01/98 Last Active 4/09/00 ChargeAccount				Unknown	
Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850							
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xx6736	J	Opened 6/01/98 Last Active 7/08/03 ChargeAccount				0.00
JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076						
Account No. xxxxxxxxxxx8325	J	Opened 5/09/01 Last Active 2/07/06 CreditLineSecured				0.00
Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621						
Account No. xxxx8680	H	Opened 4/01/07 CollectionAttorney Directv Inc.				95.00
Nco Fin/09 507 Prudential Rd Horsham, PA 19044						
Account No. xx8738	J	Opened 7/28/07 Last Active 6/10/08 Agriculture				459.00
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507						
Account No. xxxxxxxxxxx6089	H	Opened 12/01/06 Ge Capital Wal-Mart				658.00
Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603						
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,212.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxRxxxxxxxx8749 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791		H	Opened 12/01/07 Wachovia Bank Checking Account			70.00
Account No. xxxxxxxxxx6296 Scana Energy Marketing 3340 Peachtree Rd Ne Ste Atlanta, GA 30326		H	Opened 4/01/05			657.00
Account No. 102 Shaw Bros Co		J	Opened 3/01/97			0.00
Account No. xxxxxxxxxxxx6084 Target Nb Po Box 673 Minneapolis, MN 55440		J	Opened 2/01/07 Last Active 6/10/07 CreditCard			0.00
Account No. xxxxxxxxxxxx0001 Toyota Motor Credit Must call 800-874-8822 for mailing addre		J	Opened 8/01/05 Last Active 4/27/08 Automobile			13,372.00
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 14,099.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R O W E R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxx3341	J	Opened 2/01/99 Last Active 6/01/08 Educational				31,351.00	
Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403							
Account No. xxxxxxxxxxxx3991	J	Opened 8/01/98 Last Active 7/03/08 ChargeAccount				1,046.00	
Victoria's Secret Po Box 182125 Columbus, OH 43218							
Account No. xxxxxx8307	J	Opened 2/01/08 Last Active 7/04/08 CreditCard				1,939.00	
Wash Mutual/providian Po Box 10467 Greenville, SC 29601							
Account No. xxxxxxxx4379	J	Opened 3/01/99 Last Active 5/01/03 FHARealEstateMortgage				0.00	
Washington Mutual Home 2210 Enterprise Drive Florence, SC 29501							
Account No. xxxxxxxxxx0504	H	Opened 10/01/01 Last Active 8/01/03 ChargeAccount				0.00	
Wffinance 9632 S Roberts Rd Hickory Hills, IL 60457							
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	34,336.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Byron R Graves,
Nicole Graves**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx2436 Wffnb/carpetland Dnb Po Box 9121 Des Moines, IA 50306	J		Opened 4/01/99 Last Active 4/20/00 ChargeAccount				0.00
Account No. xxxxxx7346 Wffrs/bay Furniture	J		Opened 2/01/99 Last Active 4/01/99 ChargeAccount				0.00
Account No. xxxxx9625 WFNNB / New York & Company Po Box 182125 Columbus, OH 43218	J		Opened 1/26/02 Last Active 7/16/03 ChargeAccount				0.00
Account No. 							
Account No. 							
Sheet no. 9 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							0.00
Subtotal (Total of this page) Total (Report on Summary of Schedules)							89,511.00

Byron R Graves
1104 W. 187th
Homewood, IL 60430

Allied Int
Gemb
Po Box 103104
Roswell, GA 90076

Amc Mortgage Services
Po Box 11000
Santa Ana, CA 92711

American General Finan
Attn: Legal Dept
20 N Clark St
Chicago, IL 60602

Americredit
Po Box 183853
Arlington, TX 76096

Ballys
8700 West Bryn Mawr
Chicago, IL 60631

Bank of America
Attn: Bankruptcy Dept NC4-105-03-14
Po Box 26012
Greensboro, NC 27420

Bank of America
Attn: Bankruptcy Dept NC4-105-03-14
Po Box 26012
Greensboro, NC 27420

Barclays Bank Delaware
Attention: Customer Support Department
Po Box 8833
Wilmington, DE 19899

Bk Of Amer
Pob 17054
Wilmington, DE 19884

Cach Llc
Attention: Bankruptcy Department
4340 South Monaco St. 2nd Floor
Denver, CO 80237

Caf
Attn: Bankruptcy
Po Box 15678
Wilmington, DE 19850

Calvary Portfolio Services
Attention: Bankruptcy Department
Po Box 1017
Hawthorne, NY 10532

Cap One
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Cbna
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Chase
800 Brooksedge Blv
Westerville, OH 43081

Chase
Attn: Bankruptcy Dept
Po Box 100018
Kennesaw, GA 30156

Chase
Attn: Bankruptcy Dept
Po Box 100018
Kennesaw, GA 30156

Chase Manhattan Mtg
Attention: Bankruptcy
8333 Ridgpoint Dr
Irving, TX 75063

Countrywide Home Lending
Attention: Bankruptcy SV-314B
Po Box 5170
Simi Valley, CA 93062

GEMB / Walmart
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

GEMB / Walmart
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gmac Mortgage
Attention: Bankruptcy Dept.
1100 Virginia Drive
Fort Washington, PA 19034

Gtwy/cbusa
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Healthcare Assoc Cr Un
1151 E Warrenville Rd
Naperville, IL 60563

Healthcare Assoc Cr Un
1151 E Warrenville Rd
Naperville, IL 60563

Healthcare Assoc Cr Un
1151 E Warrenville Rd
Naperville, IL 60563

Healthcare Assoc Cr Un
1151 E Warrenville Rd
Naperville, IL 60563

Healthcare Assoc Cr Un
1151 E Warrenville Rd
Naperville, IL 60563

Healthcare Assoc Cr Un
1151 E Warrenville Rd
Naperville, IL 60563

Hlthcare Cu
1151 E Warrenville Rd
Naperville, IL 60563

Hsbc/bsbuy
Po Box 15519
Wilmington, DE 19850

JC Penney
Attention: Bankruptcy Department
Po Box 103106
Roswell, GA 30076

Lasale Nt Bk
Attn: Bankruptcy
5501 S Kedzie Ave
Chicago, IL 60621

Nco Fin/09
507 Prudential Rd
Horsham, PA 19044

Nicor Gas
Attention: Bankruptcy Department
1844 Ferry Road
Naperville, IL 60507

Resurgent Capital Service/Sherman Acquis
Attention: Bankruptcy Department
Po Box 10587
Greenville, SC 29603

Rjm Acq Llc
575 Underhill Blvd Ste 2
Syosset, NY 11791

Scana Energy Marketing
3340 Peachtree Rd Ne Ste
Atlanta, GA 30326

Shaw Bros Co

Target Nb
Po Box 673
Minneapolis, MN 55440

Toyota Motor Credit
Must call 800-874-8822 for mailing addre

Us Dept Of Education
Attn: Borrowers Service Dept
Po Box 5609
Greenville, TX 75403

Victoria's Secret
Po Box 182125
Columbus, OH 43218

Wash Mutual/providian
Po Box 10467
Greenville, SC 29601

Washington Mutual Home
2210 Enterprise Drive
Florence, SC 29501

Wffinance
9632 S Roberts Rd
Hickory Hills, IL 60457

Wffnb/carpetland
Dnb Po Box 9121
Des Moines, IA 50306

Wffrs/bay Furniture

WFNNB / New York & Company
Po Box 182125
Columbus, OH 43218

Wilshire Credit Corp
Attention: Bankruptcy Department
Po Box 8517
Portland, OH 97207